

EXHIBIT O

Unique Features

Instant Deposits

Buy or move Bitcoin from your local exchange and deposit instantly on SpendTheBits app and have your spending account in minutes.

Instant Withdrawal

Don't want to spend your cryptocurrency? That's not a problem at all: simply send your funds on any of your choice of Blockchain wallet or exchange.

Instant Spend

Spend your cryptocurrency at striking speed using SpendTheBits app: simply scan the QR code and click on "Pay Securely" button & our app does the rest. Transactions will settle within seconds. Right now we only support transactions between SpendTheBits app users (STB to STB).

Low Cost

SpendTheBits app is a proactive & inexpensive method to save money while spending. Our app is fully powered by XRP Ledger, hence reducing the network transactions fee cost from dollars to pennies. At the end of the day who doesn't love to save money, we know we do!